

**Table I.C.3.c(2004) Percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	17.6%	15.5%	15.9%	19.9%	19.3%	18.2%	15.9%	19.2%
Industry group **								
Agric., fish., forest.	10.9%*	.	.	.	.	.	10.9%*	10.0%*
Mining and manufacturing	13.8%	.	.	.	.	.	17.1%	11.3%
Construction	13.8%	.	.	.	.	.	12.1%	16.7%*
Utilities and transp.	20.9%	.	.	.	.	.	25.8%	19.4%
Wholesale trade	14.5%	.	.	.	.	.	9.0%	19.3%
Fin. svcs. and real estate	20.2%	.	.	.	.	.	19.4%	20.6%
Retail trade	19.5%	.	.	.	.	.	17.8%	21.1%
Professional services	15.3%	.	.	.	.	.	15.7%	14.9%
Other services	23.3%	.	.	.	.	.	16.3%	32.4%
Ownership								
For profit, incorporated	18.1%	.	.	.	.	.	17.1%	19.0%
For profit, unincorporated	16.1%	.	.	.	.	.	12.4%	24.2%*
Nonprofit	15.9%	.	.	.	.	.	11.3%	18.2%
Age of firm								
Less than 5 years	14.0%	.	.	.	.	.	12.7%	18.7%*
5-9 years	18.8%	.	.	.	.	.	17.7%	26.2%*
10-19 years	22.0%	.	.	.	.	.	21.1%	23.9%
20 or more years	15.8%	.	.	.	.	.	14.2%	17.1%
Unknown	20.9%	.	.	.	.	.	0.6%*	22.2%
Multi/single status								
2 or more locations	18.7%	.	.	.	.	.	14.9%	19.1%
1 location only	16.6%	.	.	.	.	.	16.0%	19.4%
Percent full-time employees								
Less than 25%	29.7%	.	.	.	.	.	14.6%	38.8%
25-49 %	14.4%	.	.	.	.	.	10.1%*	20.0%
50-74 %	18.1%	.	.	.	.	.	16.5%	18.9%
75% or more	17.4%	.	.	.	.	.	16.1%	18.7%
Union presence								
No union employees	18.1%	.	.	.	.	.	16.3%	21.0%
Has union employees	14.4%	.	.	.	.	.	6.5%*	15.2%
Unknown	19.2%	.	.	.	.	.	5.1%*	19.9%
Percent low wage employees								
50% or more low wage	23.2%	.	.	.	.	.	17.0%	29.1%
Less than 50% low wage	16.3%	.	.	.	.	.	15.6%	16.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.C.3.c(2004) Standard error for percent of total premiums for any-provider plans contributed by employees enrolled in single coverage at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2004**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.62%	2.26%	1.96%	2.19%	2.58%	1.11%	1.13%	0.79%
Industry group **								
Agric., fish., forest.	3.60%*	.	.	.	.	.	3.60%*	3.16%*
Mining and manufacturing	1.68%	.	.	.	.	.	3.39%	1.60%
Construction	2.13%	.	.	.	.	.	2.72%	5.04%*
Utilities and transp.	3.55%	.	.	.	.	.	6.16%	3.14%
Wholesale trade	2.68%	.	.	.	.	.	2.57%	5.53%
Fin. svcs. and real estate	2.54%	.	.	.	.	.	4.91%	2.39%
Retail trade	1.51%	.	.	.	.	.	1.30%	2.70%
Professional services	1.96%	.	.	.	.	.	2.73%	2.63%
Other services	2.71%	.	.	.	.	.	2.58%	4.09%
Ownership								
For profit, incorporated	0.81%	.	.	.	.	.	1.32%	1.16%
For profit, unincorporated	1.94%	.	.	.	.	.	1.87%	7.83%*
Nonprofit	2.88%	.	.	.	.	.	2.17%	3.60%
Age of firm								
Less than 5 years	2.57%	.	.	.	.	.	2.61%	9.37%*
5-9 years	3.36%	.	.	.	.	.	3.33%	9.13%*
10-19 years	2.63%	.	.	.	.	.	3.41%	4.83%
20 or more years	0.98%	.	.	.	.	.	1.13%	1.52%
Unknown	2.35%	.	.	.	.	.	5.25%*	2.14%
Multi/single status								
2 or more locations	1.13%	.	.	.	.	.	3.02%	1.08%
1 location only	0.72%	.	.	.	.	.	1.05%	1.96%
Percent full-time employees								
Less than 25%	6.10%	.	.	.	.	.	4.31%	8.27%
25-49 %	2.75%	.	.	.	.	.	4.80%*	3.70%
50-74 %	1.63%	.	.	.	.	.	2.54%	2.61%
75% or more	0.89%	.	.	.	.	.	1.21%	0.91%
Union presence								
No union employees	0.94%	.	.	.	.	.	1.20%	2.08%
Has union employees	1.66%	.	.	.	.	.	4.20%*	1.63%
Unknown	1.71%	.	.	.	.	.	3.36%*	1.69%
Percent low wage employees								
50% or more low wage	2.83%	.	.	.	.	.	3.36%	3.83%
Less than 50% low wage	0.88%	.	.	.	.	.	1.48%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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